



Atty. Dkt. No. 049788-0102

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: Bruce BENT et al.  
Title: SYSTEMS AND METHODS FOR PROVIDING  
LOAN MANAGEMENT FROM CASH OR  
DEFERRED INCOME ARRANGEMENTS  
Appl. No.: 10/092,279  
Filing Date: 3/6/2002  
Examiner: Harish T. Dass  
Art Unit: 3628

**AMENDMENT AND REPLY UNDER 37 CFR 1.116**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated February 3, 2006, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 29 of this document.

Please amend the application as follows: